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ABSTRACT

This paper describes the role of the Supported Housing Specialist as developed by the Wisconsin Council on Developmental Disabilities and the Wisconsin Department of Health and Family Services. The paper is based on extensive interviews with Marcie Brost who developed and holds the position. This paper is intended to be used with a set of guidebooks providing practical advice about procedures that are effective in developing individualized housing solutions and two videotapes showing what some families have achieved. The paper emphasizes the role of the service broker and the importance of creating effective relationships in finding individualized housing solutions. The paper notes system boundaries and conflicts that define the specialist's role and identifies defining principles such as separating housing and support and encouraging family investment. It stresses the use of a "least difference" strategy that utilizes a decision-making process as similar as possible to that of any other individual selecting housing. Emphasis is also on generation of local patterns of success. The paper reports on results such as provision of assistance with individualized housing solutions to 177 households over a 3-year period. (DB)

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Guiding People Home

The Role of Wisconsin's Supported Housing Specialist

John O'Brien and Connie Lyle O'Brien

with

Marcie Brost

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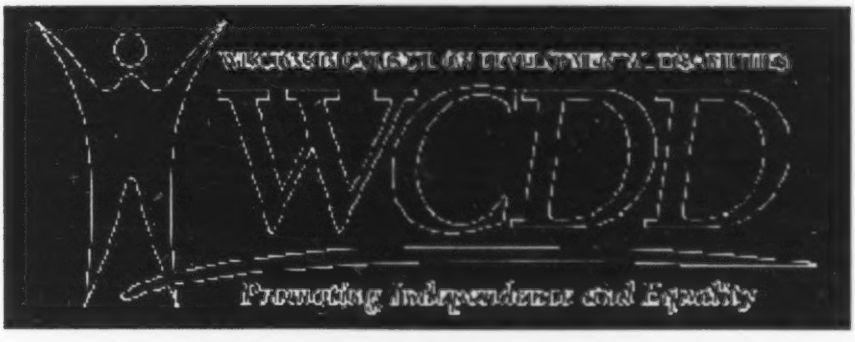

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A note on method

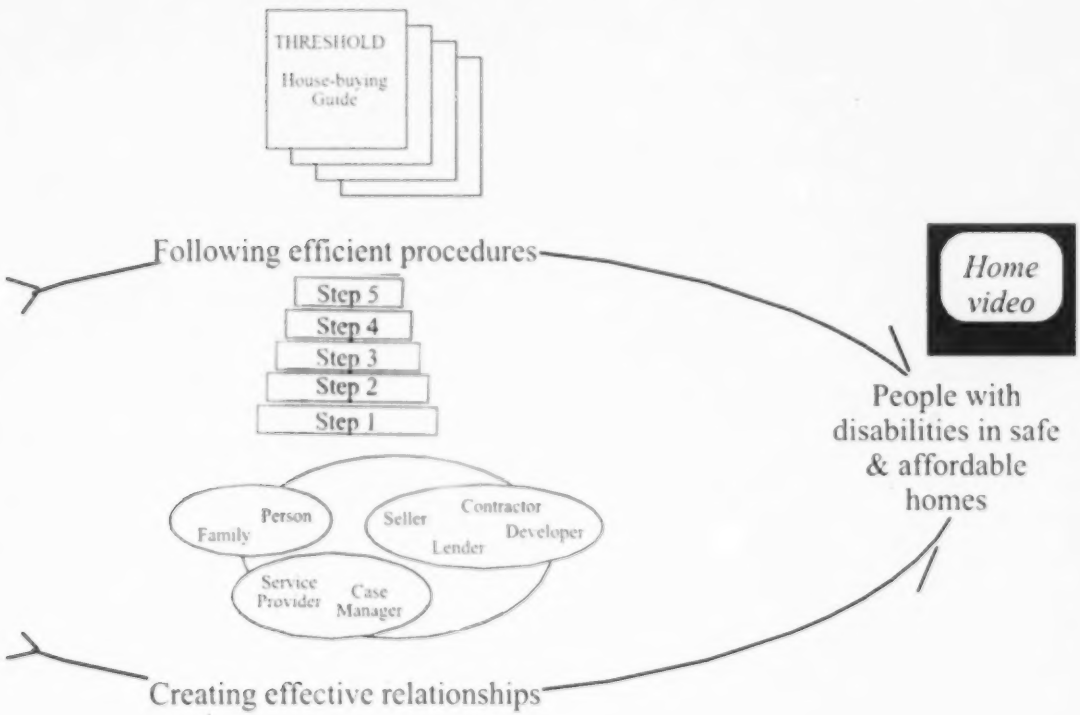
This booklet explores an approach to personal and organizational learning based on the idea that people at work hold an image of their organization and their contribution to it in mind and that this "job in the mind" partly shapes the way they do their work. There is, of course, much more to the life of an organization– and to the life of each person at work– than words by interviewers who encourage introspection can capture. However, we hope that others concerned with the innovative work of increasing the responsiveness of housing markets to people with disabilities will find it helpful to read a sketch of how one experienced and successful practitioner holds her job in mind.

To prepare this book we (John and Connie) interviewed Marcie for nearly 14 hours over the space of three days, taping the interviews for future study and making summaries, notes and diagrams which Marcie reviewed and revised on the spot. We then prepared a draft account of Marcie's job which she reviewed and revised through several iterations. What results is somewhat like a portrait: it represents our best effort to capture how Marcie's work looks to her. We have not agreed or disagreed or evaluated. We have sought to present one accurate account of Marcie's work, highlighting themes that struck us as evocative of her thinking and important for others to read about.* While Marcie attests that these words and images ring true, they represent our response to what she told us rather than a straightforward mirroring of her description of her job.

* We have been guided by two streams of work on understanding people in social systems. The first is described by Sarah Lawrence-Lightfoot in *The art and science of portraiture (*San Francisco: Jossey-Bass, 1997) and exemplified, for instance, in her *Respect: An exploration* (Reading: MA: Perseus Books, 1999). The second is the work of British practitioners in understanding the emotional life of organizations. See, for example, L. F. Stapley. *The Personality of the organization: A psycho-dynamic explanation of culture and change* (London: Free Association Books, 1996).

Introduction

Over the past six years, with the support of the Wisconsin Council on Developmental Disabilities, Marcie Brost has collaborated with a wide network of people to create the role of Supported Housing Specialist in the Wisconsin Department of Health and Family Services. These collaborations have resulted in a growing number of people with disabilities living in secure, comfortable homes and in an increased capacity to include people with disabilities as stronger participants in the housing market of a number of Wisconsin counties. The videotapes, *Home I and II*, show what several people and their families have achieved through their work on improving their housing. A set of guidebooks offers an information resource to people and families and their legal, financial, and service advisors by outlining procedures that have proven efficient in taking the necessary steps toward individualized housing solutions.*



* All of these materials are available from the Wisconsin Council on Developmental Disabilities at the address on the cover page.*

This paper complements the videotapes and the guidebooks by documenting some parts of the work that don't fit easily into those formats. The video tapes celebrate arrival; the guidebooks map out procedural steps by answering questions about how to decide between purchase or rental, what steps to take in home purchase, and how to deal with issues that arise around making prudent use of all available funds while maintaining Medicaid and SSI benefits.

This booklet describes taking-up the role of Supported Housing Specialist* from the point of view of creating effective relationships, relationships that not only bring people with disabilities along the path to their own front doors, but also lay a foundation for new housing possibilities for other people with disabilities. It reflects the way the person who created the role thinks about what she does. At Marcie's invitation, we interviewed her at length and then organized what we heard into this paper as a way to make the process visible from her side. All three of us hope that this description of Marcie's way of understanding her work will be of use to the growing number of people who offer Housing Counseling to people with disabilities and to people in other systems looking for effective strategies to assist people with disabilities to establish their own homes. Because this paper is intended as a resource to Housing Counselors, it focuses primarily on Marcie's work with people and their families rather than her work on state housing policy, though she employs similar ways of understanding and building relationships no matter what level of the housing system she influences.

* Referring to "the role of the Supported Housing Specialist" seems strangely formal, since there has only been one of them and she has created the job. We chose this way of describing the job in order to highlight the strategies that Marcie has intentionally invented through her way of working. Her purpose in commissioning this paper was to make a record of some of these strategies and the thinking behind them, so we have adopted the device of introducing a distance between her and her work role. Read sentences whose subject is "the Supported Housing Specialist" as Marcie's reflections, her thoughts about herself at work. This device leaves two things out. 1) The personal gifts that Marcie brings to her work: a high level of energy focused sharply on specific, practical steps toward her goals; candor which can reach the point of bluntness; a head for bureaucratic and financial detail that gives her confidence about what is possible and what exceeds the system's limits; and credibility grounded in her own life experience, including her experience as the adoptive parent of a son with disabilities who is in the process of establishing his own home. These gifts animate the role of the Supported Housing Specialist. 2) Other people's views of the ways Marcie works and her impact on them.

The service broker role figures in a number of current approaches to reforming human services. This is not the same as a real estate broker.

This booklet may also be helpful to people who want to understand the role of service brokers in improving the quality of life for people with disabilities. Marcie does not play the part envisioned for a service broker by reformers interested in self-determination, but her role in assisting people with individualized housing solutions could be seen as a specific form of brokerage. The issues she has encountered and the guidelines she has developed in her work provide a rich view of facilitative relationships.

System boundaries and conflicts define the role

Three service design principles create the space for this job in the disabilities system: separating housing from service provision to allow more individualized housing and support solutions; making maximum use of resources outside the long term support system; and encouraging family investment in the future of members with disabilities. Disagreements with these principles and the distribution of authority in the community disabilities system generate important uncertainties for the Supported Housing Specialist to explore.

Separation of housing from service provision. For most of its history, the disabilities system invested most of its money in facilities that combined housing with service provision: first in institutions and then in group homes. Within this service design, agencies might make use of public housing money to finance congregate facilities, but there was no need to develop access to the housing market for individuals with disabilities. In the past ten years, three trends have increased the separation of housing from support and created a need for the resources and skills developed by the Supported Housing Specialist.

- Supported living as an approach to services grew from the idea that people with disabilities hold their own tenancy and get the help they need from a service agency to locate and live in their own place. Their presence in the housing market raises issues of decent, affordable, accessible rental housing, and some people assisted by supported living agencies want to own their own home.
- As waiting lists have grown, this separation also occurs as a way to respond to a scarcity of fully funded residential services. People with disabilities who live with their families utilize a variety of in-home support services including personal assistance services, case management, and Medicaid card services. Given access to safe and affordable housing, some people can continue to use these services and move into their own homes without becoming typical clients of a residential service agency.

See C. Hoffman & A. Fisher, (1998). *Families in poverty: Parents with disabilities & their children.* Madison: WCDD.

- Commitment to extend support to families of children and young people with disabilities brings forward a number of families who are poorly housed or even homeless. Alarmingly, this number may be growing as families headed by disabled women have to cope with changing income support policies.

The people whose experience is shaped by these trends each benefit from individualized housing solutions and individualized support solutions. The more effective the solutions, the better their quality of life. For families facing homelessness, a good solution to the housing problem places the necessary foundation under any support efforts. For people who would otherwise wait in their family home for a funded residential service, a better housing solution offers a chance to adapt existing support resources and get on with life. For people served by supported living agencies, a better housing solution usually means better use of people's assets.

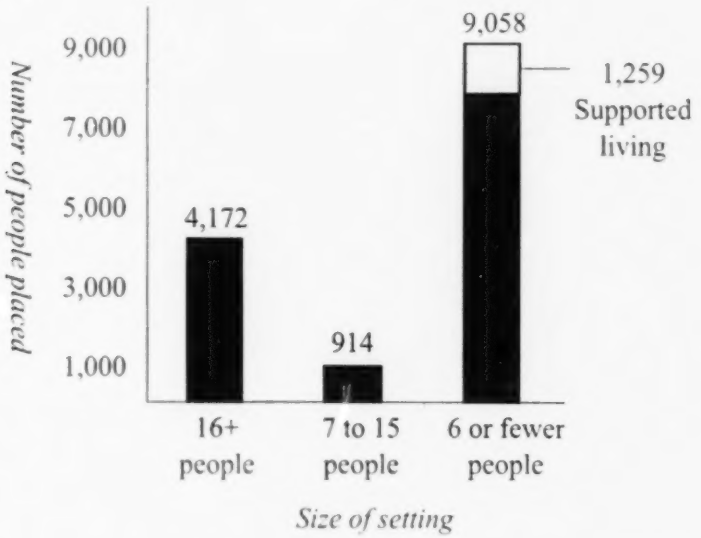
Make maximum use of available resources. Institutions bundle all public resources together into a single benefit attached to a bed in a facility. Community services have developed on the principle that people with disabilities should make as much use as possible of the same resources as any other citizen and that disability specific funds should pay only for disability specific needs. The Americans with Disabilities Act puts into law the principle that generally available resources should offer people with disabilities access and reasonable accommodation. Putting this principle into practice requires the kind of work the Supported Housing Specialist has done. People with disabilities make use of mortgages, mortgage assistance, and the variety of available housing benefits when they and their families and service workers have good information about how to qualify for them. Skills in negotiating access and accommodation can also make an important difference.

Encourage personal and family investment. Many adults with disabilities can make an important contribution to a good housing solution. Some families have sufficient resources to contribute to their son's and daughter's material well being. They help with educational expenses or with the down payment on a home; their estates are sufficient to provide a legacy. Some families of people with disabilities have contributed money and many hours of volunteer effort to organizations that promote their son's and daughter's well being. Some families want to be able to invest directly in their own disabled child's future, and help with purchasing a home seems like a good way to do this. People and families without surplus money can also work toward this goal, either by contributing sweat equity to a project or by doing some of the coordination work necessary to establish a suitable home.

Conflicting principles

These principles not only set positive boundaries on the work, they also define some of the conflicts that shape the Supported Housing Specialist role. By following them, she generates and works to resolve disagreements with these principles in practice and in concept among people interested in housing for themselves and among people who shape disability and housing policy. These conflicts arise in the context of significant, difficult to predict shifts in the whole public service environment. These shifts include changing demographics, increasing scarcity of public funds relative to legitimate claims on them, and consequent efforts to radically reshape the health, long term support, and welfare systems. Different appreciations of the meaning of these environmental shifts and different ideas about the responses that will best serve the interests of people with disabilities and people who need housing assistance generate conflicting principles.

As the chart shows, the principle of separation between housing and support doesn't currently govern the behavior of Wisconsin's developmental disabilities system. Institutions and nursing homes continue to enjoy strong support from many of their staff and from a number of families. Many counties and service providers continue to invest substantially in group homes or congregate living. Even people in smaller settings don't necessarily hold their own leases.



People with DD Receiving Residential Services in Wisconsin in 1996
(Total number of people = 14,114)

Source: D. Bradock, R. Hemp, S. Parish, & J. Westrich. (1998). *The state of the states in developmental disabilities, 5th edition.* Washington, DC: AAMR. P. 485.

Some people don't see how to deal with large numbers on waiting lists for residential services or how to deliver assistance economically unless people are congregated together. The history that created this situation makes it understandable that when people in the housing world think of people with disabilities, they think first of congregate housing.

Some people disagree with the policy of maximizing use of available community resources because it leaves people with disabilities reliant on scarce resources that are likely to be of inferior quality because they primarily serve poor people. Others oppose this policy because it increases the share of resources expended on people with disabilities, who already receive a targeted share of public funds, at the expense of other people in need who have nothing else to rely on.

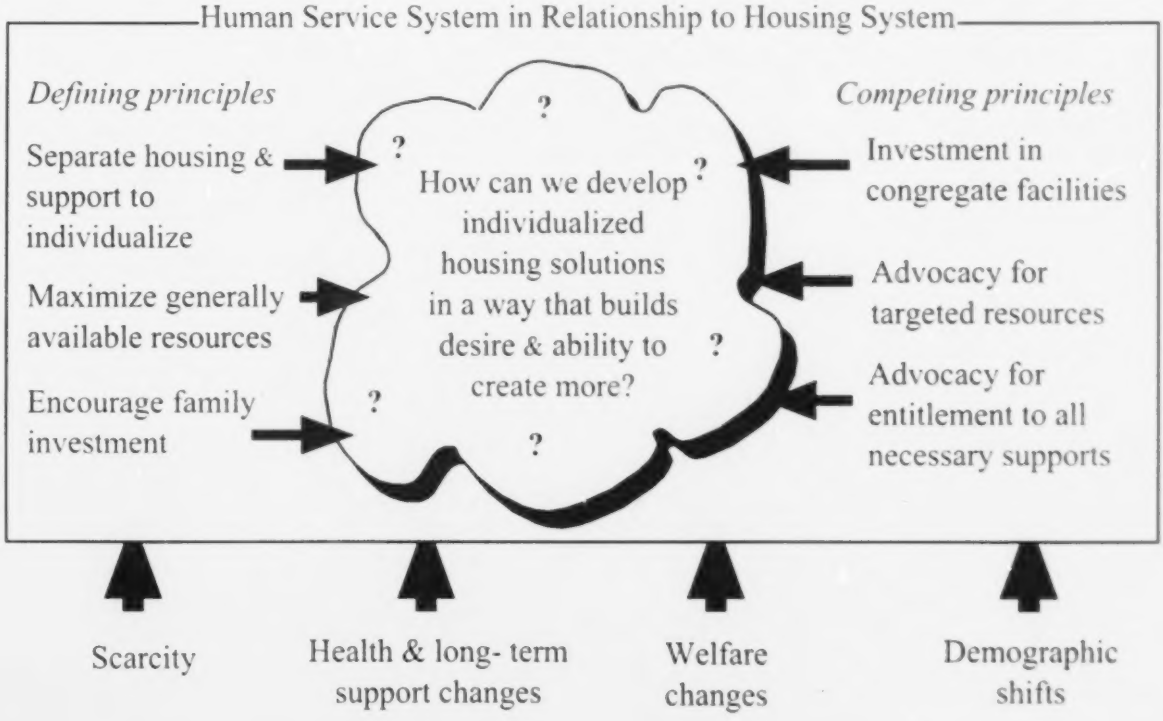
A number of people disagree that families should invest directly in people's living situations. Some disagree because this introduces inequities based on family income into what the system provides since people with more active or economically better off families will have better living conditions than people less privileged have. Others believe that provision of necessary supports to people with disabilities, including housing, is properly a public obligation and oppose what they view as a compromise that relieves counties and the state of their duty.

Limits in authority

Housing policy lies outside the mandate of the disabilities system. But even within Wisconsin's disabilities system, primary responsibility for planning and managing services rest at the county level. In housing, as in most matters of program design, the Department relies on persuasion rather than command to influence both the housing system's and the disabilities system's practice. Even if it would be desirable to have a state level policy directive on housing for people with disabilities, counties would have to consent to its implementation. Making a skilled and knowledgeable state staff member available to assist in developing individual housing solutions provides county staff the option of assistance in developing individualized housing solutions. Offering her assistance and training to interested people and families and service providers offers extra leverage because these people's interest can create occasions for the Supported Housing Specialist to negotiate with county staff and housing assistance providers on their behalf.

Specifying the task

The Supported Housing Specialist's task is to widely raise the question, "How can we develop individualized housing solutions with people with disabilities and their families in a way that builds desire and ability to create more of them?", and to create a variety of specific answers to the question in people's own lives and in local housing markets. This grounds her work solidly in helping people to figure out and solve real problems in achieving better housing.


Human Service System in Relationship to Housing System
Defining principles
Separate housing & support to individualize
Maximize generally available resources
Encourage family investment
How can we develop individualized housing solutions in a way that builds desire & ability to create more?
Competing principles
Investment in congregate facilities
Advocacy for targeted resources
Advocacy for entitlement to all necessary supports
Scarcity
Health & long- term support changes
Welfare changes
Demographic shifts

Seeking variety

By her choice of people to work with, the Supported Housing Specialist can increase the variety of answers she tests rather than getting channeled into a particular part of the whole housing system. She has assisted people with disabilities and families to...

... purchase homes and condominiums using various mixtures of their own resources and a variety of forms of mortgage products, housing rehabilitation benefits, and housing adaptation benefits

... develop long term plans to qualify for a mortgage

... rent better places on better terms when home purchase turns out to be infeasible

... make adaptations to improve the accessibility of homes and rental property

... build houses that are accessible and easy to use

... deal with the problems of homelessness where a good individualized housing solution involves movement to a stable rental situation rather then home-purchase

Depending on individual need and local priority the Supported Housing Specialist and her partners assist households including adults and children with developmental disabilities, physical disabilities, and severe and persistent mental illness.

Influencing the system

The Supported Housing Specialist influences the disabilities system and the housing market in three ways:

- Clarifying and increasing the demand for individualized housing solutions by...
  - ...assisting people and families interested in purchasing a home to do so
  - ...disseminating the stories of what others have done
  - ...reducing uncertainties for lenders and developers and people's financial and legal advisers by creating precedents, guides, and samples
  - ...assisting county staff in arranging and financing the assistance people need and disseminating their solutions to other counties
- Generating local patterns of success by working in ways that give local lenders, housing agencies, developers, and contractors positive experiences with people with disabilities
- Increasing local capacity in Housing Counseling by mentoring or assisting local people in the counseling process
- Collaborating with local and state organizations and agencies concerned with housing to establish priority for individual housing solutions by...
  - ...building relationships that engage leaders in the housing field with people with disabilities and their families as counselors, consultants, trainers, and developers and reviewers of materials
  - ...supporting the agendas of leaders in the housing field and encouraging groups organized to advocate for people with disabilities to lend their support to initiatives which will improve individualized housing options for all people of low income
  - ...encouraging leaders in the housing field to consider the benefits of individualized housing options and the difficulties created by increasing the stock of congregate housing for people with disabilities

In her focus on individualized housing solutions, the Supported Housing Specialist regularly confronts powerful opposing assumptions that shape much current thinking about housing for people with disabilities:

- Because many people require housing, only solutions that provide large numbers of housing "units" are equal to the problem.
- Elderly people and people with disabilities want congregate housing, as evidenced by the advocacy of some groups.
- Services can be delivered more cost efficiently in congregate housing.
- Congregate housing offers developers the necessary financial incentives to build solutions in what would otherwise be an unattractive market segment.

As she sees it, the Supported Housing Specialist's contribution to this controversy includes continuing to demonstrate the feasibility and benefits of individual housing solutions and persuading people and groups concerned about housing and people with disabilities of the important immediate and long term differences between congregate approaches and individualized solutions.

Some Wisconsin service workers and family members have become interested in the possibilities for home ownership through publicity from the *Home of Your Own* Project,* which began in New Hampshire in 1991 and expanded as a national project to 23 additional states between 1994 and 1998. In addition to disseminating the stories of people purchasing their own homes and working to raise home buying by people with disabilities on the agendas of national housing and service organizations, the *Home of Your Own Project* developed a process for states to follow to establish the option of home ownership. Wisconsin's strategy of working through a state-level Supported Housing Specialist was in place before the national project began and so Wisconsin was not a member state in the National *Home of Your Own Project* (abbreviated, by the project, *HOYO*).

There are at least three instructive contrasts between the *Home of Your Own* Project's strategy and Wisconsin's strategy:

* For a description of the *Home of Your Own* Project, see *Extending the American dream: Homeownership for People with Disabilities*. Durham, NH: Institute on Disability and J. Klein, B. Boyd Wilson, & D. Nelson (1999). Post Cards on the refrigerator: Changing the power dynamic in housing and assistance. In J. Nisbet & D. Hagner, editors. *Turning Points*. Baltimore, MD: Paul Brookes Publishing.

***Home of Your Own* Project Strategy**	**Wisconsin Strategy**
Focus specifically on home purchase for adults with disabilities.	Focus broadly on "individual housing solutions" including rental housing, transitional housing for homeless people with disabilities, as well as home ownership. Include families with children with disabilities.
Develop a statewide strategic plan for people with developmental disabilities and a state level steering group of people with disabilities and their families.	Enhance and develop capacities by convening and facilitating local or regional housing partnerships which include people or families with disabilities, housing organizations, and human service organizations. Assign responsibility for developing partnerships to a state Supported Housing Specialist.
Create a state level pilot project, based on a set-aside of mortgage and/or mortgage assistance money for people with developmental disabilities.	Work one person or family at a time in the context of local housing partnerships to discover whether set-asides or special mortgage or other housing assistance products are necessary. Avoid set-asides or other special disability programs if possible.

Advocates of the *HOYO* strategy might see at least two disadvantages in Wisconsin's approach: 1) a state task force and planning process directly mobilizes and organizes people with disabilities and their families around home ownership for themselves while this strategy does not; and, 2) people with disabilities should speak for themselves on housing rather than relying on non-disabled people to represent their interests. These contrasts reflect Wisconsin specific conditions as well as different understandings of the task. For example, Wisconsin has a number of effective housing advocacy groups working at the state and local level. It makes more sense to the Supported Housing Specialist to develop partnerships that open local agendas to individualized housing solutions for people with disabilities than to spend energy setting up a separate structure to advocate for people with disabilities. These partnerships bring multiple voices into local, state, and federal discussions of housing policy. In such discussions, the many different voices of people with

disabilities are important, but disability should not be the sole measure of credibility.

Starting from "least difference"

The Supported Housing Specialist starts by testing the assumption that income and assets rather than disability make the biggest difference in a person's search for a better home. This does not mean that she avoids advocating for access to resources or negotiating for reasonable accommodation when necessary. It does not mean that she ignores design for accessibility in the housing plans she assists people to make. It means that she starts by guiding people through a decision making process that prepares them to make as much use as possible of housing products and benefits in the same way that any other qualified citizen would. This could be called a "least difference" approach.

This "least difference" approach informs every aspect of the work. Until specific circumstances prove otherwise, she expects ordinary lenders to figure out effective ways to negotiate loans with financially qualified people with disabilities. She expects ordinary developers and contractors to make good use of technical assistance to effectively solve problems of accessibility for individual buyers or renters; expect ordinary resources for people of low income to work effectively for those people with disabilities who need them. This last expectation can generate conflict, because some advocates for people with disabilities want to keep as much distance as possible between people with disabilities and people with low incomes. The Supported Housing Specialist does not believe this.

Because discovering ways to maximize the use of generally available resources is one of the specifications of the Supported Housing Specialist's task, this strategy contrasts with other approaches to developing individual housing solutions for people with disabilities. These approaches begin by advocating to establish set-asides in the housing system of mortgage assistance and other benefits so that a specific proportion of housing resources specifically target people with (developmental) disabilities. Beginning without set-asides offers several advantages...

... it avoids assuming that the existing mortgage market and existing housing assistance benefits will not work for at least some people with disabilities and encourages some people to begin by approaching lenders as just another customer

... it allows people and families to define and pursue plans that make sense to them without waiting for implementation of a set-aside or waiting for the next budget cycle if set-aside funds have been expended

... it keeps people in the housing system from concluding that they have done their part for people with disabilities by creating a set-aside or a specific product and thus limiting both the range of possibilities and capping the potential amounts of assistance available

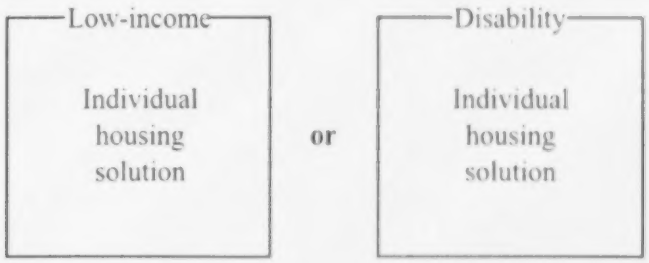
... it includes people with disabilities in the full range of local housing initiatives rather than creating occasions to congregate people on the basis of disability

... it avoids creating a system level competition between people with disabilities and others who need housing assistance

... it focuses available political energy from among people with disabilities and their families on improving housing opportunities for all low-income people

... it challenges people interested in housing for people with disabilities to develop the habits and skills to search widely and negotiate creatively for possible solutions rather than simply signing people up for a specific program

This strategy provides a logic for guiding people and families on their search for the resources to fund a better home. If a person has sufficient money for a typical down payment and a typical mortgage payment, either from their own resources or with family help, the next step along the resource path demonstrates qualification to a lender. If a person's assets and income aren't sufficient without some form of housing assistance for people with low incomes, the next step along the resource path identifies the forms of assistance for which the person qualifies. The Supported Housing Specialist thinks about income before disability in seeking resources, as depicted in the left-hand box below.



This logic has an edge that some family members and adults with disabilities find uncomfortable, even objectionable, because they don't think of themselves or their family members as low-income people. Their reaction expresses the assumption that disability creates, or should create, specific entitlements that clearly distinguish people with disabilities from poor people. They would prefer housing strategies based on the understanding depicted in the right-hand box above: disability leads directly to housing and necessary support. Others join in arguing for set-asides and disability specific programs on the grounds that while a more open-ended search for solutions may produce better answers, it takes more work by people and their families and more competence and more time from their guides. They believe that an adequately funded targeted program will produce more home ownership more quickly, with less inconvenience and stigma for families or adults with disabilities.

Two reasons underpin the Supported Housing Specialist's understanding of income rather than disability as the defining issue in crafting individualized housing solutions. The first reason is practical: there is no current entitlement to housing for anyone, including people with disabilities, and the political feasibility of winning such an entitlement is low; to suggest otherwise to people would be to mislead them. The second reason expresses a principle: communities will grow stronger when housing options improve for all people of low income, including people with disabilities; broad-based advocacy for better housing for poor people has a better chance of moving communities toward that goal than advocacy by specific exception does. It is important for families of people with disabilities to openly face the fact that most adults with disabilities are poor people, at least in terms of the resources they control.

Generating local patterns of success

Creating local patterns of success lies at the foundation of the Supported Housing Specialist's work. A local pattern of success is a set of relationships that result in both an effective individualized housing solution and an increase in ability and desire to seek further individualized housing solutions in a particular community. Someone gets better housing and people in the housing and service worlds develop relationships that increase the chances of another person getting better housing.

A long term perspective: living there, not just getting there

The process begins with the person and family and takes time, up to 30 to 40 hours of Housing Counseling time in the course of buying or renting a better home.* The first step involves rigorous clarification of what the person wants from an individualized housing solution and what personal and family resources can support these desires. Though her task only involves one aspect of a person's life, the Supported Housing Specialist and local housing counselor learn as much as they can about the person and family's circumstances and where the search for better housing fits into their personal world. This helps in at least three ways: 1) it builds a relationship between the Supported Housing Specialist and local counselors and the person and family; 2) it provides information that often proves helpful in later problem solving; 3) some people embark on the search for different housing arrangements as a way to solve a problem that a change of housing can't solve; it is a service to them to clarify this.

In doing Housing Counseling, the Supported Housing Specialist takes a long-term view. Her focus is less on getting the house than it is on living securely in the house through the years. She coaches a person and family in doing the hard work of making their dream of home ownership real, rather than acting as a cheerleader for their dream. The successes of many other people and their families make the Supported Housing Specialist hopeful about the possibilities of good housing solutions and down-to-earth about how much work it takes.

This long-term focus imposes a higher financial burden than simple qualification for a mortgage typically does. For example the Supported Housing

*For a step-by-step description of the process of buying a house, see M. Brost, T. Johnson, & S. Mather, *Thresholds: A guide to house buying for people with disabilities.* Madison, WI: Wisconsin Council on Developmental Disabilities. This discussion does not duplicate the information offered there or in other Council publications on housing.

Specialist offers people this advice:

- A person's income stream needs to be sufficient not just to buy the house but to assure up-keep, and the person needs both the motivation and a mechanism to save for eventual repairs.
- The strategy that many first-time homebuyers follow of buying cheap and slowly fixing-up seldom works well for people with disabilities. It is usually more prudent to include the costs of thorough rehabilitation up front than it is to look for money for a new roof or furnace a year or two into life in the house even though this up front rehabilitation increases the cost of the mortgage.
- People need to keep the clearest possible account of how much they need, how much they have, and how much they need to find in order to realize their goal. This means honest talk about how much money people will commit. This can be difficult when a big gap yawns between what a person needs and what a person has, or when family members feel uncertain about the investment or uncomfortable exposing their financial position.

A long-term view raises questions that can be difficult for a person or their family.

- What contribution can the person and family make to the costs of buying and occupying a home?
- What estate plans have the parents and other family members made and how do they plan for the person to benefit from their estates?
- What long term plans and commitments have family members or other close people made about succeeding the person's parents or spouse when they become incapacitated or die?

If at all possible, the Supported Housing Specialist will raise these questions even with families who have limited involvement with a person with a disability. Some disengaged family members have found action to improve a person's housing the basis for becoming re-involved with the person. Even when this is not the case and disengagement continues, the family remains a key resource whether they contribute to the person's life or not and family members should be explicitly asked for their involvement.

Some people might find these questions intrusive and avoid them. Other's might feel anxious about raising such personal and difficult issues and ask them in a clumsy and ineffective way. Some people resist, or even resent, a request to openly share financial information or estate plans. The Supported Housing Specialist asks these questions as her sense of her developing relationship and the pace of work tells her they can be asked. She asks because

she needs to know the answers in order to be an effective guide. People can refuse to answer or answer dishonestly, but by doing so they hinder her in assisting them, and she tells them so clearly.

A long term view raises tough questions for the person with a developmental disability or, when others have assumed personal and legal responsibility for planning and deciding for the person because of the extent of the person's disability, for his closest supporters.

- Are you competent to understand and carry out the obligations of having a mortgage and owning a home?
- If not, do you have a guardian who is willing and able to invest the time and effort necessary to assure that you meet these obligations?
- If you have a guardian with relevant powers, does your guardian actively support the change you want to make? (If the Supported Housing Specialist can't negotiate this consent, she cannot work further toward home ownership.)
- What will you contribute to the process of finding a suitable house, finding the financial resources needed, making necessary preparations, and moving in?
- What have you done so far by way of saving for a home, building good credit, recruiting people to help, and informing yourself about the possibilities for getting the personal assistance you need to live safely and comfortably.

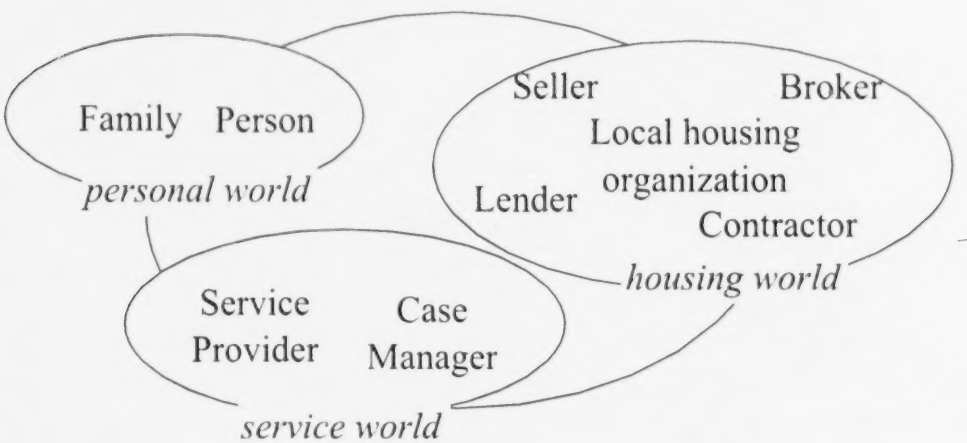
People who can't answer these questions because of the severity of their disability can still enjoy the benefits of home ownership as long as the people close to them do the work and take steps to assure that personally committed support remains available to the person long term. People who can answer these questions but have not thought or done much about the answers probably need to make and carry out a plan that will take them along the first few steps to home ownership. Sometimes people with disabilities carry someone else's dream of home ownership and need the chance to embrace that dream for themselves or drop it for the present.

Someone close on the scene needs to orchestrate the many tasks that need to be completed along the way to moving in. If the person with a disability cannot do this, one of a person's parents or a spouse or a friend often fills this role. Some people assume that this level of detailed coordination is the Supported Housing Specialist's job, and a few even become offended when she makes it clear how much work they will need to do. If no one close to the local situation takes responsibility for holding all of the details, the odds of a good solution drop very low.

This approach may rest uneasily with people who have seen the error of the readiness traps by which services have made people meet service pre-requisites in order to earn access to opportunities, "Learn to do all the other things on this checklist to my satisfaction, then we'll talk about your moving out of the institution or group home." They wonder if the Supported Housing Specialist is saying that people have to get ready for home ownership and to earn their access to a home. In a word, yes, but with at least two qualifications: 1) The Supported Housing Specialist does not stand between the person and an opportunity; at the person's invitation, she stands beside the person and identifies as clearly as she can what it will take to realize the opportunity for better housing and what assistance is available; 2) everyone, disabled or not, has to meet pre-requisites to home ownership; the Supported Housing Specialist works with people to improve their chances of amassing the necessary resources.

Bridging between worlds

The diagram suggests a few of the roles played by the many people who might need to connect to a successful home purchase.



These people live and work in distinct worlds, as the ovals suggest. The person and family have a personal world which, in this example, is linked through time to the service world, which offers disability related assistance and benefits. Achieving their goal of owning a safe and affordable home brings them into short-term contact with the housing world. The Supported Housing Specialist assists people in bridging these different worlds so that people can conclude satisfactory agreements.

People in each of the worlds must contribute to the goal of home ownership on terms that work in their world. Each person's decisions connect to one or more steps toward establishing a home, but people don't need to meet together without a specific purpose (e.g. a service provider with good knowledge of home modification might meet with the person with a disability and a contractor to provide information to prepare a bid for home rehabilitation). The Supported Housing Specialist's job is helping people to come together to make successful agreements with a minimum of unproductive conflict.

Each world has its own language and its own tempo. People in the housing world may need to learn that, within their world's rules, SSI represents a stable source of income for many people with disabilities. People and their families may need to learn that signing agreements is a very big deal in the housing world. People from the service world may need to learn that the tempo of the housing world moves faster than they are used to. Missed deadlines can mean missed deals, fewer possibilities, and the sacrifice of a businesslike image. People need to learn that prudence in the housing world means always getting an independent property inspection and always using a lawyer to check agreements.

Some people might say that this represents undue caution and extra expense. They might not have hired their own lawyer or assumed the expense of an inspection when they bought their house. However, the Supported Housing Specialist knows that people with disabilities with low or moderate incomes generally have a much narrower margin for error in home buying than other people do. Being cautious is worth the expense when an inspection can identify repairs that a seller makes as a condition of the sale.

Experience shows the Supported Housing Specialist that when the person or family has done the necessary preparation, and when the service world has figured out its contribution to the person's long term support, the housing world can very often do its part with little friction. This is because people in housing see a simpler world than people in the other two worlds see. A lender can either find a way to qualify a person for a mortgage within the applicable rules or not. The transaction benefits from experience, motivation to sell this person a mortgage, and creativity inside the terms set by law and policy, but decision rules and the amount of room for negotiation are clear. Some people and families need to learn what does not matter to people in the housing world, or what is none of their business, so they don't confuse their banker or contractor with their friend or their case manager and overload or distract housing people with irrelevant information about their lives.

This does not mean that every banker will be responsive. In fact, some bankers might be hindered by prejudice about people with disabilities (though this has only been an issue for the Supported Housing Specialist twice in more than six years). It does mean that every person counseled by the Supported Housing Specialist who can qualify for a loan has found a banker ready and willing to negotiate, even if occasionally it has been necessary to ask for a different person to represent the bank.

Some people might see seeking another banker to work with rather than confronting prejudice forcefully as compromising the rights of people with disabilities. The Supported Housing Specialist looks at this another way. Her eye remains fixed on the goal and the next step toward it. "We are here to get a loan on fair terms so that you can buy a suitable house. We are not here to start a conflict with a banker. If a particular banker has a problem dealing with us, it makes sense to acknowledge the problem openly and then ask to meet another representative. We are after a loan, not an apology or a personal conversion. If this difficult person's colleague has a good experience with us, the colleague has a better chance of changing that person's mind than we do. And even if that person does not change, we will know who to come to with the next person."

Helping people navigate the housing world means helping people and their families see through that world's eyes. An important part of the Supported Housing Specialist's work involves guiding people to gather the financial information a lender needs and then helping them to see their situation as the lender is likely to see it. It sometimes hands people a setback when they discover that they don't have enough down payment or that a history of unpaid cable bills decreases their chances for a loan, but the Supported Housing Specialist can help a person in this situation make a plan for saving and building credit. For a determined person, the goal isn't unattainable, it is just farther away.

Another key contribution involves assisting people to understand both the possibilities for assistance that come with having a low income or a disability and the constraints that come from using public money to help pay for one's house. People and families and people from the service world need to understand how renting or owning affects benefits and how people can benefit from Supplemental Needs Trusts and other forms of resource planning.*

*For written advice that has proven helpful in dealing with resource issues see these three publications by Roy Froemming (1998): *Thresholds: Housekeeping details*; *Provisions: Simple language for Supplemental Needs Trusts*; and, *One step ahead: Resource planning for people with disabilities who rely on SSI and MA (Revised edition)*. All of these guides are published by the Wisconsin Council on Developmental Disabilities.

A deeper look at brokerage and "conflict of interest"

Many people who want to improve the disabilities system search for ways to provide people and families with agents who are free from conflict of interest. In the most recent appearance of this idea, reformers call for "independent human service brokers". They sometimes define the service broker's task as "getting what the person or family wants".

The Supported Housing Specialist acts as a sort of a specialized broker. She defines herself as a person's or family's agent whose responsibility is to guide them through the process of establishing themselves in better housing. However, this puts her at some distance from "getting what the person wants". Neither she nor the service system controls the housing market, so her form of brokerage can't be likened to the work of a "personal shopper". She can use the knowledge and relationships she builds over time to help the person and family get the best possible outcome, as long as the person and family do their full share of the necessary work. Many people feel good about what they achieve by working for a better housing situation, and many people find the Supported Housing Specialist very helpful to their efforts.

The importance of the Supported Housing Specialist's accumulated knowledge and relationships allows a deeper look at the ideal of freedom from conflict of interest. What really counts in problem solving and negotiation does not come from information about rules or procedures. It comes from the knowledge, skill, and reputation the Supported Housing Specialist builds up over time with people in the housing world and people in the service world. In her work, families come and go, leaving her growing ability to help the next family as one of the fruits of her work.

The twofold nature of the Supported Housing Specialist's task reflects this potential conflict. She wants *both* a good result for each person and family *and* an increased local capacity and desire to create a good individualized housing solution for the next person with a developmental disability. In this pursuit, the reputation she earns in the local housing world matters, as does her standing with people in the service world. Good working relationships, knowledge of the local situation, and a reputation as someone who knows her business and keeps her word constitute the most important assets she can bring to a person and family.

Her concern to protect and build these assets amounts to an intention to continually become better at her work. This can translate into guidance that makes doubly sure that people and families meet people in the housing world

with their preparation carefully done. It can even lead her to withdraw herself from working with people and families whose approach to the service world or the housing world falls outside of what she believes makes sense. As a broker, there are legal things that a person or family might do that she will not support because they don't fit her sense of what is right.

This might seem like a poor understanding of brokerage, but people and families who have met their goals because people in the housing world and the support world respect and trust the Supported Housing Specialist have benefited from it. So have a few people and families who have gotten out of serious jams with her help.

Barriers to success

Severity of disability doesn't keep people from a good individualized housing solution. Poverty doesn't keep people from a good individualized housing solution. The need to maintain benefits payments doesn't keep people from a good individualized housing solution. Homelessness doesn't keep people from a good individualized housing solution. A good solution may take a long time in the face of these difficulties. A good solution may take a lot of hard, creative work and careful negotiation in the face of these difficulties. But none of these difficulties in themselves will keep people from better housing.

The most common barriers to good individualized housing solutions arise from personal positions that make forming working relationships difficult. In thinking about this, it is important to distinguish close personal relationships, which take time and choice to mature, and good working relationships, which can be established quickly and grow as shared experience builds trust within the rules of the working world. Old fashioned good habits like being prepared, returning phone calls, following-up on commitments, acting courteously, speaking honestly and civilly, and looking for mutually beneficial solutions when interests conflict or problems arise build good working relationships.

Some of the personal positions that make effective relationships difficult include, the anticipation of discrimination and exploitation, the assumption of entitlement, the expectation that service system staff can be treated as servants, and covering up conflict and problems that make a difference to achieving the housing goal.

Anticipating discrimination and exploitation

Given the culturally pervasive nature of prejudice against people with disabilities, a prediction that powerful others will probably exhibit prejudice or take advantage is understandable. But this prediction is unhelpful in building an effective relationship with people in the housing world. Some people with disabilities and families seem to want a club to wield at their first meeting. They expect to invoke the American's with Disabilities Act and Fair Housing laws when they meet real estate agents and sellers. They feel like bankers will only act reasonably if they realize that the people they are dealing with know their rights and are ready to challenge the bank's standing under the Community Reinvestment Act if their loan is denied. They feel let down if the Supported Housing Specialist doesn't confront and correct every lapse from people-first language and every expressed stereotype. They feel betrayed if the Supported Housing Specialist accepts an adverse decision without vigorously advocating for its reversal. This personal position is unhelpful for several reasons:

- Many people live up to positive expectations. They may be uncomfortable or uncertain in the presence of a person with a disability, but they soon get over it, at least enough to get on with negotiating a sales contract or deciding on a loan or building a ramp. Viciously prejudiced and exploitative people do exist, but they can usually be avoided or abandoned in the housing world. Expectable housing world safeguards, like having your own lawyer to check agreements and contracts and having your own property inspection, are usually sufficient to protect a buyer's interest.
- Rights under available laws are often contestable, discrimination can be difficult and time consuming to prove, and remedies may fall short of achieving the goal of better housing.
- Some people react negatively to being threatened.
- Some anti-discrimination laws have limited application, depending on the nature of the business involved. Some threats are based on misinformation or misunderstanding of its application of limits. For example, the Community Reinvestment Act has a complex relationship to loans to people with disabilities. Attempting to look tough can sometimes make people look very poorly informed.

The assumption of entitlement and resentment

Some people believe that having a disability entitles people and their families to the services and housing options that they need. Some families whose high income makes them ineligible for some low-income related assistance

feel unfairly treated. Some families with high incomes object to the notion that they should invest in their son's or daughter's home because they believe that this would relieve the state of its proper duty. Some families accustomed to a good standard of living express resentment when their son's or daughter's use of a mortgage assistance program puts a ceiling on the value of the house he or she can build.

The assumption of entitlement conflicts in important ways with reality. There is no entitlement to housing, and only limited entitlements to disability related services. This conflict can cause people to misdirect effort away from working toward their goal and into assertion of questionably existent or nonexistent rights. It also makes people vulnerable to a sort of competitive resentment of what other people are able to accomplish. This resentment can feed, and feed on, racism and prejudice against.poor people.

Treating staff as if they were servants

Some people act as if staff, especially county and state employees, were their personal servants rather than public servants. These people or families seem to expect the Supported Housing Specialist or County Human Service staff to do most all the work involved in reaching the family's goals. They expect public service staff to silently accept whatever criticism people or families have to offer and amend their ways. These people and families seem to demand subservience, not respect and partnership in effective performance of agreed tasks.

People and families who adopt this position are unlikely to stimulate the Supported Housing Specialist to her best efforts.

Covering up relevant conflicts and problems

Not every conflict can be resolved to all parties' satisfaction, and not every problem can be solved. But conflicts that are covered over can't be resolved, and problems that people deny can't be solved at all.

Some family members don't agree with the goal of home ownership for a son or daughter, sister or brother with a developmental disability. They may go along with the process for a while, perhaps because they think the goal is impossible. Some people cover up credit problems or legal difficulties because they assume that the Supported Housing Specialist would reject the possibility of working with them if she knew of these problems. When disagreements or problems surface late, it always takes more work to repair the situation than it would have taken earlier.

Results

Depending on individual need and local priority, these households include adults or children with disabilities. People with developmental disabilities, physical disabilities, and severe persistent mental illness are included.

The Supported Housing Specialist's strategy is to develop interest and competency among Wisconsin's providers of housing assistance through partnership with local agencies. These partnerships have resulted in an increase in the number of people with disabilities who benefit from these agencies' services. Here are some examples of results within three local partnerships for people with disabilities eligible for various forms of housing assistance because of low income.

- In a five county Central Wisconsin area around Stevens Point, people with disabilities in 177 households have received assistance with individualized housing solutions between April 1996 and April 1999. Twenty-eight households with a disabled member have purchased homes. Thirty-three units of scattered-site rental housing for people with disabilities have been developed (19 of these units are single family homes), and six additional rental units are currently under development. Other people benefit from assistance with rehabilitation, accessibility, energy assistance, and counseling through partnership with CAP Services, Inc.
- In Madison and surrounding counties 78 income eligible people with disabilities purchased homes with financial assistance in 1998-1999. Resources for housing counseling and housing development have multiplied through the work of Movin' Out, Inc., a housing resource for people with disabilities that the Supported Housing Specialist has played an important role in creating.
- In the Appleton-Oshkosh area, people with disabilities in 70 households eligible for low income housing assistance have purchased homes in 1998-1999 through local partnerships with Community Housing Coordinators and other local partners. Local partnerships may include both agencies and groups concerned about housing and groups concerned with people with disabilities. A recently developed local capacity to provide intensive housing counseling to people with disabilities has involved 45 people, 28 of whom are pursuing home purchases.

Response to income eligible people with disabilities in other areas of the state reflect the cumulative effects of the third and fourth year of the Supported Housing Specialist's work to influence providers of housing assistance.

The Supported Housing Specialist also works with households whose income disqualifies them from receiving publicly funded assistance. She provides them with information and counseling. As one result of this work, more than 50 families in the past two years have purchased homes from their own

resources which they in turn rent to their disabled family member. About two-thirds of the people directly involved with the Supported Housing Specialist are adults with disabilities while about one third are families with disabled children of school age at home.

Considering her workload of counseling overall, the Supported Housing Specialist estimates the following distribution of individual housing solutions:

House purchase	25%
Rental	30%
Rehabilitation	50%
(overlaps with above so total adds to more than 100%)	
Emergency (homelessness)	10%

Nearly 50% of people enter housing counseling with the goal of home ownership, but some people decide through the counseling process that ownership is beyond their current reach. Many of those people improve their rental situation through the process. As she assists others to build capacity for housing counseling with people with disabilities and for effective responses to people with disabilities who are homeless, her workload shifts to new areas.

Summary

The Supported Housing Specialist demonstrates a multi-path approach to the multi-faceted problem of assuring decent housing owned or rented by adults with disabilities themselves and decent accessible housing for families with developmentally disabled children. Her focus results from dual goals: develop local capacity to provide good individualized housing solutions for people with disabilities by increasing the numbers of people with disabilities who own or rent decent homes.

Because individual circumstances differ and multiple resources can become ingredients for a good individual housing solution, the Supported Housing Specialist works toward a variety of tailored goals including assisting people with new construction, assisting people to own and rehabilitate a house, assisting people to rent suitable property, assisting people to improve the physical accessibility of their home, assisting people to improve the energy efficiency of their home, and assisting people to move out of homelessness.

Because there are many local capacities to shape good individualized housing solutions for people with disabilities, the Supported Housing Specialist purposely builds relationships across a local area with lenders, property developers, real estate agents, contractors, providers of housing assistance to low income people, and providers of personal assistance services. She develops these relationships by creating and maintaining satisfying working relationships between people and families with disabilities and local people whose resources match their housing requirements. This usually involves intensive

Housing Counseling to assure that people with disabilities and families can hold up their end of the necessary agreements.

Over time, matching this one person at a time approach with small targeted investments in local ability to provide specialized Housing Counseling multiplies the numbers of people and families with disabilities who benefit from individualized housing solutions. As the people and families the Supported Housing Specialist works with intensively establish themselves in their own homes, other people and families see what is possible and what must be done to achieve their own housing goals. At the same time, people and agencies in the local housing market gain mostly positive experience in doing business with people and families with disabilities. Local advocates for better housing come to see people with disabilities as an important constituency. Local human service providers work out a wider variety of ways to assist people to live in their own homes. As local capacity grows, the Supported Housing Specialist's job shifts from being a key actor in individual deals to being a connector and back-up for a growing network of local people. Once she can redirect inquiries from an area to capable local people, she can move on to develop local partnerships in another area.

Home ownership for disabled people with low incomes calls for hard work from them, from the people who care about them, and from the agencies that assist them. Without strong resolve, ingrained habits of segregation can easily steer the housing market into congregate solutions. Creating individualized housing solutions means learning to navigate unfamiliar territory by creating good working relationships among people who may at first seem strange to one another because of the presence of disability. The Supported Housing Specialist's work demonstrates that many people and families are ready to do the hard work necessary to have their own home and that many people in local housing markets are ready to find ways to do business with them. Home ownership for people with disabilities may never be easy, but it has become much less difficult.